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# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

### Testimony

#### The Insurance and Real Estate Committee

February 19, 2013

Senator Crisco and Representative Megna, Committee-co-chairs, and Members of the Committee, the Insurance Department appreciates the opportunity to submit written testimony on the following bills:

**Proposed H.B. No. 5432: AA Expanding Health Insurance Coverage Of Specialized Formula For Children With Eosinophilic Disorders**

This bill would expand health insurance coverage of specialized formula for children with Eosinophilic disorders to age twenty-six.

**Proposed H.B. No. 5433: AAC Health Insurance Coverage For Hearing Aids.**

This bill would require health insurance coverage for hearing aids for individuals with a hearing loss of ninety per cent or greater and establish a graduated deductible for such individual.

**Proposed H.B. No. 5636: AAC Health Insurance Coverage For Breast Thermography.**

This bill would require health insurance coverage of breast thermography.

**Proposed H.B. No. 5644: AA Requiring Health Insurance Coverage Of Fertility Preservation.**

This bill would require health insurance coverage of fertility preservation for insureds facing likely infertility as a result of a necessary medical procedure for insured with cancer and other medical conditions.

**Raised S.B. No. 862: AA Requiring Health Insurance Coverage For Lung Cancer Screening.**

This bill would require health insurance coverage for lung cancer screening tests, in accordance with the recommendations established by the American Lung Association, after consultation with the American Cancer Society.

While The Connecticut Insurance Department appreciates the intent of the bills listed above, it cautions the Insurance and Real Estate Committee that any new state mandated benefits enacted in 2013 can have a fiscal impact to the State of Connecticut.

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Section 1311(d)(3)(B) of the Affordable Care Act permits a state to require Qualified Health Plans (to be sold through the Exchange) to offer benefits in addition to the Essential Health Benefits already selected by Connecticut, but it requires the state to defray the cost of these additional benefits.

The Department of Health and Human Services (HHS) issued a Proposed Rule on November 26, 2012 that recognizes only those mandated benefits that were enacted on or before December 31, 2011 to be considered part of the Essential Health Benefits. The state would be required to make payment to the enrollee or insurance carrier to defray the cost of any new benefits specific to care, treatment and services which are enacted this session.

The Connecticut Insurance Department will continue to monitor the evolution of the Exchange and Essential Health Benefits and will keep the Insurance and Real Estate Committee apprised and any new developments.